



**Testimony of Danielle Moody
to the Joint Standing Committee on Health Coverage, Insurance and Financial Services**

In Support of

LD 1906, An Act to Improve Accountability and Understanding of Data in Insurance Transactions

May 13, 2025

Good afternoon, Senator Bailey, Representative Mathieson, and Members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services.

My name is Danielle Moody and I'm the President of Moody's Collision Centers, a Maine-based, coworker owned collision repair company proudly serving 12 communities across the state. I am writing today to express our strong support for LD 1906 – An Act to Improve Accountability and Understanding of Data in Insurance Transactions (AUDIT).

As an employer who provides excellent health benefits to our coworkers, Moody's experiences firsthand the challenges and costs of a healthcare billing system that lacks transparency and accountability. We believe that the restrictions that LD 1906 seeks to address lead to both higher costs and increased fiduciary risk. We do our best to be prudent managers of plan assets, but without the ability to ensure our carrier and PBM are paying bills correctly, employers are forced to trust that they are catching and correcting every billing error that occurs.

The AUDIT Act addresses these issues head-on. These reforms will empower employers to identify errors, recover overpayments, and ensure that the promises made in healthcare contracts are being fulfilled. This transparency is essential for employers like us, who are trying to provide the best access to care for our coworkers while managing rising healthcare costs.

Our coworkers are hardworking Mainers with families who rely on their healthcare coverage. They deserve a system that is fair, accurate, and accountable. Without the ability to properly audit claims, employers are forced to blindly pay bills that could potentially contain errors. No business would accept that in any other part of their operations—and we shouldn't have to when it comes to healthcare.

We urge you to support Bill 1906 and help Maine's employers and families gain the tools they need to ensure their healthcare dollars are being spent wisely.

Thank you for your time and consideration.

Sincerely
Danielle Moody
President
Moody's Coworker Owned
207.632.9786